

LICENSED OFFICE: (CREDITOR)

American General
Finance, Inc.
A Subsidiary of American General CorporationFEDERAL
DISCLOSURE
STATEMENT**AMERICAN
GENERAL**AMERICAN GENERAL FINANCE, INC.
1848 OPELIKA ROAD
AUBURN

ALABAMA 36830

Account Number

80529047

BORROWER(S) (NAMES & ADDRESS)

POOL, JAMES E, JR
RT 2 BOX 611
NOTASULGA, AL, 36866

Date of Loan	First Payment Due Date	Other Payments Due on Same Day of Each Month	Final Payment Due Date	Amount of First Payment <input checked="" type="checkbox"/> Amount of First Payment <input type="checkbox"/> Amount of Balloon Payment	Amount of Other Payments	Total Number of Payments <input type="checkbox"/> Term of Loan	Late Charge
05/08/95	06/15/95		05/15/96	57.64	56.00	12	99.99

1 \$ 564.71

Amount Financed

2 \$ 108.93

FINANCE CHARGE

3 \$ 32.71

% ANNUAL PERCENTAGE RATE

4 \$ 673.64

Total of Payments

NO

NO

AMOUNT FINANCED is the amount of credit provided to you or on your behalf. (Line 1 above)

FINANCE CHARGE is the dollar amount the credit will cost you. (Line 2 above)

ANNUAL PERCENTAGE RATE is the cost of your credit as a yearly rate. (Line 3 above)

TOTAL OF PAYMENTS is the amount you will have paid after you have made all payments as scheduled. (Line 4 above)

LATE CHARGE: If a payment is more than 10 days late, you will be charged 5% of the late amount, not to exceed the amount shown above and not less than \$.50. (Does not apply to interest bearing loans.)

PREPAYMENT: If you pay off early, you

- ☐ may ☒ will not have to pay a penalty.
☒ may ☐ will not be entitled to a refund of part of the finance charge.

SECURITY

You are giving a security interest in:

- ☐ The goods or property being purchased
☐ Motor vehicle
☒ Other 1-PIONEER STEREO 1-SHARPE 31" TV COLOR REMOTE

☐ You are giving a security interest in your real estate located at:☐ The previous Mortgage or Deed of Trust is being retained as security on your loan.

ASSUMPTION: Someone buying your house may not assume the remainder of the mortgage on the original terms.

INSURANCE: Credit life insurance, credit disability insurance and credit involuntary unemployment insurance are not required to obtain credit and will not be provided unless you sign and agree to pay the additional cost. You understand that we anticipate profits from the sale of credit insurance and you consent thereto if you select such insurance. If a rescission period applies, there is no insurance coverage during the three day rescission period.

Type	Premium	Signature	
Single Decreasing Term Credit Life	\$ <u>0</u>	I want single credit life insurance. Signature: _____	First Named Borrower
Joint Decreasing Term Credit Life	\$ <u>0</u>	We want joint credit life insurance. Signatures: _____	First Named Borrower Second Named Borrower
Single Decreasing Term Credit Life & Single Disability	\$ <u>20.15</u>	I want single credit life and disability insurance. Signature: _____	First Named Borrower
Joint Decreasing Term Credit Life & Single Disability on First Named Borrower	\$ <u>0</u>	We want joint credit life and single disability insurance. Signatures: _____	First Named Borrower Second Named Borrower
Involuntary Unemployment Insurance	\$ <u>0</u>	I want involuntary unemployment insurance. Signature: _____	First Named Borrower

CREDIT INSURANCE (LIFE, DISABILITY AND INVOLUNTARY UNEMPLOYMENT) CANCELLATION OPTION

LIFE AND DISABILITY CANCELLATION: If you desire to do so you may, without penalty or obligation, within 15 days from the date of loan set forth above, cancel, all but not part of, the credit life and disability insurance coverage by returning the credit life and disability insurance certificate received in connection with this loan to the office where the loan was made. Upon cancellation, a full rebate of the insurance premiums paid for this coverage will be made.

INVOLUNTARY UNEMPLOYMENT CANCELLATION: If you desire to do so, you may without penalty or obligation, within 30 days from the date of loan set forth above, cancel the involuntary unemployment insurance coverage by returning the involuntary unemployment insurance certificate received in connection with this loan to the office where the loan was made. Upon cancellation, a full rebate of the insurance premium paid for this coverage will be made.

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EXHIBIT

PERSONAL PROPERTY INSURANCE DISCLOSURE

You are not required to purchase or to have property insurance to secure this loan. If you choose to have such insurance and the amount financed and value of the property exceeds \$300, you may obtain property insurance from anyone you want. You should consider any homeowner's or other insurance which you may already have when deciding to purchase property insurance with this loan.

Within 15 days of purchasing property insurance on this loan and providing you have no claims, you may obtain a full refund of the cost of the insurance by surrendering your policy or by making a written request to this office for cancellation of the policy.

If you get property insurance from or through the creditor, it will be for a term of 12 months and you will pay \$ 10.98

I/We want property insurance.

James E. Pade Signature
Signature

You may obtain physical damage insurance from anyone you want or provide it through an existing policy, provided the insurance company is acceptable to the creditor and the amount financed and value of the property exceeds \$300. If you get physical damage insurance from or through the creditor, it will be for a term of 0 months and you will pay \$ 0

See your contract documents for any additional information about non-payment, default, any required repayment in full before the scheduled date, and prepayment refunds and penalties.

I/We have received a copy of this Federal Disclosure Statement.

UK

James E. Pade
First Named Borrower

5-8-95
Date

Second Named Borrower (If Applicable)

Date

001-00002 (D-F-H-I-L-N) ALABAMA MINI-CODE AND INTEREST AND USURY (2-95)